

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security



Assumption of Executory Contract or Unexpired Lease

Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Kevin J. O'Connor

Case No.: 21-13811-MBK

Judge: Michael B. Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: Jun 09, 2021

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MM

Initial Debtor: KOC

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 2180. per month to the Chapter 13 Trustee, starting on Aug 1, 2021 for approximately 58 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

\$3762 paid to date; surrender of Harley-Davidson motorcycle.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2603
DOMESTIC SUPPORT OBLIGATION	NONE	NONE
IRS	TAXES	per POC
STATE OF NJ - DIV OF TAXATION	TAXES	per POC

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Harley Davidson Financial	2015 Harley FLSTN Softail Deluxe	12,900. (bal= \$8620)	0.

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

CHASE AUTO FINANCE
LINCOLN AUTOMOTIVE FINANCE
QUICKEN LOANS / ROCKET MORTGAGE

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
STATE OF NJ DIVISION OF TAX	RESIDENCE	Per POC

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Lincoln Automotive Financial Services	none	automobile	assume	outside plan

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims; 5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 05/07/2021.

<p>Explain below why the plan is being modified: to increase monthly Trustee payments; to add surrender of Harley; to assume car lease</p>	<p>Explain below how the plan is being modified: Part 1(a) and (b) increased monthly payment and added Harley surrender; Part 4(e) added surrender of Harley; Part 5(1) now 100% plan; Part 6 added assumption of lease w Lincoln Automotive;</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: June 9, 2021

/s/ Kevin J. O'Connor
Debtor

Date: _____

Joint Debtor

Date: June 9, 2021

/s/ Monika Mazurczyk, Esq. 037362001
Attorney for Debtor(s)

In re:
Kevin J. O'Connor
Debtor

Case No. 21-13811-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 10, 2021

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2021:

Recip ID	Recipient Name and Address
db	+ Kevin J. O'Connor, 125 Sunny Brook Drive, Freehold, NJ 07728-2929
cr	+ Harley-Davidson Credit Corp., POB 340514, Tampa, FL 33694-0514
cr	+ Lincoln Automotive Financial Services, servicer fo, P.O. Box 62180, Colorado Springs, CO 80962-2180
519205846	+ Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519233464	+ BBVA USA, PO Box 10566, Birmingham, AL 35296-0001
519205848	+ Barclays Bank DE, attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
519233283	+ Centrastate Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
519205855	+ ConServe, 200 CrossKeys Office Park, Fairport, NY 14450-3510
519205857	+ DSRM Nat Bank/Valero, Attn: Bankruptcy, PO Box 696000, San Antonio, TX 78269-6000
519205858	+ First Bank and Trust, PO Box 878, Perry, OK 73077-0878
519205859	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519205860	+ First Savings Bank, Attn: Bankruptcy, PPO Box 5019, Sioux Falls, SD 57117-5019
519205861	+ First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
519213273	+ Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519228760	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
519205865	Lincoln Automotive Fin, PO Box 650574, Dallas, TX 75265-0574
519207244	Lincoln Automotive Financial Services, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
519205866	+ Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400
519205868	+ Mariner Finance LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
519205867	+ Mariner Finance LLC, c/o Law Office of William E. Brewer, 1217 S Shore Road, Suite 201, PO Box 1001, Marmora, NJ 08223-5001
519233284	+ Princeton Radiology, PO Box 956, Evansville, IN 47706-0956
519205875	+ Quicken Loans / Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519225982	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519233285	+ RWJ Health Network, PO Box 949, Matawan, NJ 07747-0949
519205877	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
519205879	+ Synch/BP/PLCC, Attn: Bankruptcy, Orlando, FL 32896-0001
519205882	+ USAA Fedl Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600
519205883	+ Wells Fargo Bank, 1 Home Campus MAC X2303-01A, 3rd floor, Des Moines, IA 50328-0001
519212594	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 10 2021 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 10 2021 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519205847	+ Email/Text: bk@avant.com	Jun 10 2021 21:09:00	Avant, 222 North LaSalle, Suite 1700, Chicago, IL 60601-1101
519205849	+ Email/Text: defaultspecialty.us@bbva.com	Jun 10 2021 21:08:00	BBVA, Attn: Bankruptcy, PO Box 10566, Birmingham, AL 35296-0001

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jun 10, 2021

Form ID: pdf901

Total Noticed: 61

519205851	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 10 2021 21:03:20	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519205850	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 10 2021 21:05:05	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519205852	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Jun 10 2021 21:03:32	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519208812	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jun 10 2021 21:03:23	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519216782	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jun 10 2021 21:04:32	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519213345	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 10 2021 21:05:07	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519215285	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 10 2021 21:04:43	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519205853	+ Email/Text: bk.notifications@jpmchase.com	Jun 10 2021 21:08:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
519205854	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 10 2021 21:04:37	Citibank, Citicorp Credit, Srvs/Centralized BK Dept, POB 790034, Saint Louis, MO 63179-0034
519205856	+ Email/PDF: creditonebkn notifications@resurgent.com	Jun 10 2021 21:03:22	Credit One Bank, Attn: Bankruptcy Dept, PO Box 98873, Las Vegas, NV 89193-8873
519205862	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 10 2021 21:09:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
519205863	+ Email/Text: bankruptcy.notices@hdfsi.com	Jun 10 2021 21:09:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
519205864	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 10 2021 21:07:00	IRS, Centralized Insolvency Operation, POB 7346, Philadelphia, PA 19101-7346
519223383	Email/Text: bk.notifications@jpmchase.com	Jun 10 2021 21:08:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519228610	Email/PDF: resurgentbkn notifications@resurgent.com	Jun 10 2021 21:03:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519205869	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 10 2021 21:03:13	Merrick Bank / Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
519230995	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 10 2021 21:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519205870	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jun 10 2021 21:09:15	Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
519208677	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jun 10 2021 21:09:15	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519205871	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 10 2021 21:03:14	OLLO Card Services, PO Box 660371, Dallas, TX 75266-0371
519205872	+ Email/PDF: cbp@onemainfinancial.com	Jun 10 2021 21:04:20	OneMain Financial, Attn: Bankruptcy, POB 3251, Evansville, IN 47731-3251
519208421	+ Email/PDF: cbp@onemainfinancial.com	Jun 10 2021 21:04:21	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
519205873	Email/Text: Bankruptcy.Notices@pnc.com	Jun 10 2021 21:07:00	PNC Bank, Attn: Bankruptcy, PO Box 94982: Mailstop BR-YB58-01-5, Cleveland, OH 44101
519205874	+ Email/Text: bankruptcy@prosper.com	Jun 10 2021 21:09:00	Prosper Funding, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519205876	+ Email/PDF: resurgentbkn notifications@resurgent.com		

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jun 10, 2021

Form ID: pdf901

Total Noticed: 61

		Jun 10 2021 21:03:31	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
519205880	+ Email/PDF: gecsed@recoverycorp.com		
		Jun 10 2021 21:04:25	Synb/Walmart, Attn: Bankruptcy, PO Box 96504, Orlando, FL 32896-0001
519206443	+ Email/PDF: gecsed@recoverycorp.com		
		Jun 10 2021 21:03:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519205881	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com		
		Jun 10 2021 21:08:00	US Bank/RMS, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519233286	*+	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
519205878	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Harley-Davidson Credit Corp. bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Lincoln Automotive Financial Services servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Monika Mazurczyk	on behalf of Debtor Kevin J. O'Connor monikam@tomeslawfirm.com, mazurczykmr92561@notify.bestcase.com;ftomes@tomeslawfirm.com;sharisma@tomeslawfirm.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6